The Times Tishaleb

DAILY-WESTKLY-SUNDAY

Equipment Of			-904	92	State	Miles	-01
Washington	Alureau		:4901	2841	D 195 Kg	35	25
Manchester	Fillred III-	-No.	61	N.	Hycam	MARKET.	81
Ligarithicis	STREET, STREET,				60 Fe/12		

To Christmas Shoppers.

Please buy your presents early.
Early in the day and early in De-cember.
That will be your biggest pirt of the holidays—to the workers behind the counters and on the delivery wagons.

Love is only beautiful when it is the romance of life; and, like all genuine romance, not in substance less real because by poetry idealized.—Bulwer.

The Panama Canal.

President Robsevelt's special mess bit of reporterial work-a "story" was any star reporter might well feel proud marks of accurate reporting. He deals especially with the question

of sanitation, and gives the American subject. "The lathmus," gays Mr. Roose

more of them. He makes no common on the Italians, but save that it is not possible to get enough white men from

that in cogniging labor for this work preference tie given to the man was him too tax. The lowlest of

If the mun and his wife have a dozen the colidies stready there are well pro- as to constitute a tempt wise it would be.

He further informs us that the food is principle of petermina good and cheap, that wages are bigh, that he heard few complaints that were that he heard few complaints that were the is an old established source of revenue well grounded, and the result of his advertisement will probably cases the stroy of laborers to be considerably flore and the training of laborers to be considerably flore and to the principle.

As a matter of the laborers to be considerably flore and

re the La Boca and Gatum dams and the Culebra cut. The Gatum dam offers be solved, but it will be solved, and he unquestionable constitutional duties. assures us that the "Culebra cut does not after such great risks." The main work is w going on in the cut, and the Presibut was profoundly impressed with the drawing a striking contrast between our reat steam shovels and dump cars and ,

gain, and that we made no mistake in selecting the Punama route, or in re-

The Inheritance Tax.

wided for in the schools and make the ment would step to see take the money

As a nexter of fact-the the income; tax-it has been more in theory than

as against 242,000 in August, and 291,000 and the correctional methods which the n September. The three big problems President proposes may well be left to the people of the saveral States, and not attempt to make Congress a custos s most serious problem which is to morum in addition to its very large and

Good Roads and Good Schools.

Progress in any good line being progress in all lines of human betterment. Witproved facilities for education are directly and immediately producing improved cause the school board has very wisely decided to carry the children in covered wagons to graded schools, attention has been fercibly directed to the insistent

Special correspondence from Green Bay, appearing in Bunday's Times-Dispatch. bad roads were being rapidly improved, and that by spring the work of mac-adamizing one of the most important

thoroughfares would be completed. Good roads and good schools are all most desirable place for residence or farming on this globe. In less than a decade we have revolutionized our schools. Now let us build and maintain

To Have Auditorium.

Richmond is to have an auditorium, and it will be gotten ready in time to be be pushed with all possible vigor, good thing the

reposition to meet the damands of heli-

Mr Corregio maintains that an income tax creates liars. Tids may have been what affed so many of the ex-friends of Theodore Rocsevelt.

Scientists any that it never rains in Mars. This was an interesting thought to bear in mind as you goldshed it around yesterday.

should got more pay, but few of the

Backer Jacob H. Schiff exclaimed: "Our monetary system is all wrong," Be in odrs, Mr. Webiff; so is ours.

Derivation of Words.

Autoneer will be correct when "low-er" takes the place of Invyer and cachiert of teacher. The proper end-or for such words is "er." often changed to the words is "er." often "buch

Is It Up His Sleeve?

The President seems to be satisfied with practice with us.

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The President seems to be satisfied with practice with us.

To more we said the Desert Class News the day before the President's stitution leaves to the States, that revenue the contract system, which has stored revenue the Consumer will know all about everything Mr. Roomevit can think about Probably be couldn't think about the tariff.—Washington Herald.

Rhymes for To-Day

The Sweet Buy and Buy. ONLY write this rayme just to par

way the theYou can take it, you can leave it or
reject it;
must try to earn my pay-and I'll
write of Christmas Day.
Since I think my shalls reader will
expect it.

Now the fact is quite well known the just Santa Claus alone.
Can't accompilsh much in present distributions;
But he sadly needs your aid (whether o the bill or publ)
In the way of sundry purceled contributions.

little boy n hern.

If he wants it, or a tippet for ye aunty:

Purchase gifts after nift, till you more than you are lift.

Which is how we as our day by old Santy.

the tippet.

MERELY JOKING.

PERSONAL AND GENERAL

may house of the United States in 1986 at worth of cetter and \$11,987,290 worth

But You Don't Mean-

Why not send a few "pickaninnies" over to Japan to be educated in the public schools, and let the Japs see how they like 142-Washington Herald.

People Seen in Public Places

interesting suggestions floudd be integer. But educates no one. In d curriculae of studies

Following are among the Virginians at Murphy's: J. M. Imhaney, Lynchburg: J. H. Crank, Frederick's Hall; Mrs. ff. Schwarz, E. C. Palimer, W. C. Mann and wife, Emporis: S. H. Marshall, Charlottesville: Walter Whiteley, Crozet; C. Harper, Anderson, Ivy; John A. Codd, Norfolk county.

Virginians at the Richmond tast night were H. L. Tuwlilliger, Norfolk, T. W. Gentry, C. L. Wayland, Crozet; J. H. Martin and wife, Charlottesville; C. S. Preston, Norfolk; G. W. Bedell, Curl's Neck; G. B. Sinclair, Charlottesville.

So Tired

the chances are its from an inactive LIVER .__ With a well conducted LIVER

one can do mountains of labor without fatigue. It adds a hundred per cent to

ones earning capacity. It can be kept in healthful action by, and only by

CASTORIA

in use for over 30 years, has borne the signature of and has been made under his per-Charte this sonal supervision since its infancy.
Allow no one to deceive you in this.

All Counterfeits, Imitations and "Just-as-good" are but Experiments that trifle with and endanger the health of Infants and Children-Experience against Experiment,

What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhee and Wind Colle. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea-The Mother's Friend.

CENUINE CASTORIA ALWAYS

Bears the Signature of hat H. Fletcher. The Kind You Have Always Bought

In Use For Over 30 Years.

Editor's language was misleading, and

we are glad our correspondent has ex

The State Board of Education.

plained.-Editor Times-Dispatch.)

School Books.

struction by fire."
We beg to call your attention to an error in that part of this reply which relates to insurance on country property; an error which lies in the statement that "only three-fourths of the face value of the policy is paid in case of destruction by fire." This is quite incorrect. The insuring company pays in case of loss on country property, not three-fourths of the value of the property—not exceeding the amount insured.

This book has many other advantages. Price, postball, for single copy, \$1.20. The "Caesar" my class uses (four books) costs \$1. Permit me to say here that I would be hard to make a poorer selection than Hyde's "Lessons in English." and Calaw & Ell-wood's "Advanced arithmetic" is too different the value of the property—not exceeding the amount insured. feath for pupils who have just finished the primary. It is really more difficult than Wells's "Academie". I have introduced Nichols's "Arithmetic for Eighth Grade," if required some little loss of time to look the book up. Ray's series, with his "Mental Arithmetics" is far superfection.

Bird's Nest High School, Bird's Nest, Va.

Railroad Accidents.

Railroad Accidents.

Editor of The Times-Dispatch:

Sir.—Let me express my appreciation of your editorial in Tuesday's issue of the aupalling accidents that are occurring on the railroads. I have noticed closely diene calemitous occurences, and it is not to serve observant man that they are brought about in by far the greater number of cases through the failure of some railroad employe to exercise the case needed. Men are either worn down by long hours and operous work or they are careneeded. Men are either worn down by long hours and onerous work or they are careloss and indifferent. In either case the railroad companies are responsible for the trouble. If they overwork their men, or if they keep in their service careless and irresponsible men and bows, they should be held to account by the courts. But the companies are not alone responsible. And certainly the time has come when a careless or disobedient agent or conductor or engineer or other employe of the roads, through whose carelessness or disregard of orders, these calamities come, should be severely punished by the courts for manulaughter. Send a few of these settlinportant, big-headed, reckless fellows to the penitentiary, and I am sure it would (The "error" noted by Mr. Chamber-layne was an inference. The proviso mentioned in connection with the city policy applies, also, of course, to the

the value of the property—not exceeding the amount insured.

To illustrate: Suppose a man, who owns country property valued at \$4,000 insures it for \$3,000 and loses it by fire; how missis would he collect from his insurance company? If the rule stated by your Query Editor were the rule of the companies, manifestly he would receive only \$2,200 for his policy of \$3,000; whereas, to the contrary, he would receive, as a matter of fact, \$2,000; the full amount of his insurance, that amount baving been not. of fact, \$5,000 the full amount of his insurance, that amount baying been not
more than three-fourths of the value of
the property insured, and three-fourths
of the value of the property, not of the
policy being the limit of claim. Just aif be had insured for \$1,000 or for \$1,500 or
for \$2,000, or for any other amount within
the limit of three-fourths of the value
of his property, he would still collect, in
case of a loss of equal or greater amount,
the face of his policy, deliar for deliar,
and in case of a loss of less amount
would, of course, be paid to the extent
of that loss.

This is the whole meaning of the "threefourths value clause," which is used by
all companies doing business in this State
when insuring property in the country or

all companies doing business in this State when insuring property in the country or in cities or towns without adequate frogretection. The clause is frequently inisuadorated and misquoted, and we are afraid that your Query Editor's error is only a reflection of the popular misinterprentition of it. Hence, it would oblige us, in common with all others who are engaged in the husiness of fire insurance in Virginia, if you will lend to this slight attempt to correct so widespread an error the benefit of your circulation and influence. JNO. HAMPDEN CHAMBERLAYNE

(The "error" noted by Mr. Chamber-

country policy. The meaning of the answer is this: If city property is insured for what it is worth, that is to say, for its full value, the face of the policy is paid in case of total loss. If country property is insured for its full country property is insured for its full country property is insured for its full demand that the present state of the restricted value only three-fourths of the face of the policy is paid. However, the Query, Sparta, Va.